Case 15-40270 Doc 1 B1 (Official Form 1) (04/13)			Entered 06	/30/15 14:55:1	6 De	esc Main
United Sta	ites Bankı	ruptcy Co	ourt		Vol	untary Petition
Western District of		rolina, Sh				untary rendon
Name of Debtor (if individual, enter Last, First, Midd Khan, Donna Lynn Morris	lle):		Name of Joint Debt	or (Spouse) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names):  See Schedule Attached			ed by the Joint Debtor in aiden, and trade names)		years	
Last four digits of Soc. Sec. or Individual-Taxpayer I. (if more than one, state all): <b>8005</b>	D. (ITIN) /Com	plete EIN	Last four digits of S (if more than one, s		axpayer I.E	D. (ITIN) /Complete EIN
Street Address of Debtor (No. & Street, City, State & 3326 Parker Padgett Rd. Old Fort, NC	Zip Code):		Street Address of Jo	oint Debtor (No. & Stree	t, City, Sta	te & Zip Code):
Old Folt, NC	ZIPCODE 28	762				ZIPCODE
County of Residence or of the Principal Place of Busi	ness:		County of Residence	e or of the Principal Plac	ce of Busin	ess:
Mailing Address of Debtor (if different from street ad P.O. Box 788 Old Fort, NC	ldress)		Mailing Address of	Joint Debtor (if differen	t from stre	et address):
·	ZIPCODE 28	762				ZIPCODE
Location of Principal Assets of Business Debtor (if di 3326 Parker Padgett Rd., Old Fort, NC	fferent from str	eet address abo	ove):		_	
ZIPCODE 28762						
Type of Debtor (Form of Organization)		Nature of Bu (Check one		the Petition	nkruptcy	Code Under Which (Check one box.)
(Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities,	U.S.C. §  Railroad  Stockbrol  Commod	(Check <b>one</b> are Business sset Real Estate 101(51B) ker ity Broker		the Petition Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	nkruptcy n is Filed ( Chap Recc Mair Chap Recc Non	(Check one box.) oter 15 Petition for ognition of a Foreign n Proceeding oter 15 Petition for ognition of a Foreign main Proceeding
(Form of Organization) (Check <b>one</b> box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership	☐ Single As U.S.C. § ☐ Railroad ☐ Stockbrol ☐ Commod ☐ Clearing ☑ Other ☐ Debtor is	(Check one are Business sset Real Estate 101(51B) ker ity Broker Bank  Tax-Exempt Check box, if a a tax-exempt of	box.) e as defined in 11  Entity	the Petition  Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Debts are primarily debts, defined in 1 § 101(8) as "incurrindividual primarily personal, family, or	nkruptcy n is Filed ( Chap Recc Main Chap Recc None Nature of 1 Check one y consumer 1 U.S.C. ed by an y for a	Check one box.) oter 15 Petition for ognition of a Foreign on Proceeding oter 15 Petition for ognition of a Foreign main Proceeding Debts obox.)
(Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtor Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	☐ Single As U.S.C. § ☐ Railroad ☐ Stockbrol ☐ Commod ☐ Clearing ☑ Other ☐ Debtor is ☐ Title 26 of	(Check one are Business sset Real Estate 101(51B) ker ity Broker Bank  Tax-Exempt Check box, if a a tax-exempt of	Entity pplicable.) organization under tates Code (the	the Petition  Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Debts are primarily debts, defined in 1: § 101(8) as "incurr individual primarily personal, family, or hold purpose."	nkruptcy n is Filed ( Chap Recc Mair Chap Recc None Nature of 1 Check one y consumer 1 U.S.C. ed by an y for a	Check one box.)  oter 15 Petition for ognition of a Foreign on Proceeding oter 15 Petition for ognition of a Foreign main Proceeding  Debts box.)  T Debts are primarily
(Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtor  Country of debtor's center of main interests:  Each country in which a foreign proceeding by,	Single As U.S.C. § Railroad Stockbrol Commod Clearing Other  Debtor is Title 26 c Internal F	(Check one are Business sset Real Estate 101(51B)  ker ity Broker Bank  Tax-Exempt Check box, if ag a tax-exempt of the United Strevenue Code)  Check one b  Debtor is Debtor is Check if: Debtor's ag than \$2,490	Entity pplicable.) organization under tates Code (the a small business debte not a small business of ggregate noncontingent li 0,925 (amount subject to	the Petition  Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Debts are primarily debts, defined in 1: § 101(8) as "incurr individual primarily personal, family, or hold purpose."  Chapter 11 Debtors or as defined in 11 U.S.6.	nkruptcy n is Filed ( Chap Recc Main Chap Recc Non Nature of 1 Check one y consumer 1 U.S.C. ed by an y for a house-	Check one box.)  oter 15 Petition for organition of a Foreign of Proceeding oter 15 Petition for organition of a Foreign main Proceeding  Debts obox.)  The Debts are primarily business debts.
(Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtor  Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:  Filing Fee (Check one box)  ✓ Full Filing Fee attached  ☐ Filing Fee to be paid in installments (Applicable to only). Must attach signed application for the court' consideration certifying that the debtor is unable to	Single As U.S.C. § Railroad Stockbrol Commod Clearing Other  Debtor is Title 26 of Internal F	(Check one are Business sset Real Estate 101(51B)  ker ity Broker Bank  Tax-Exempt Check box, if any a tax-exempt of the United Stevenue Code)  Check one bore Debtor is Debtor is Check if:  Debtor's any than \$2,490 check all aport Aplan is Acceptance	Entity pplicable.) organization under tates Code (the  oox: a small business debte not a small business of gegregate noncontingent li 0,925 (amount subject to oplicable boxes: being filed with this p	the Petition  Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 12 Chapter 13  Debts are primarily debts, defined in 1 § 101(8) as "incurr individual primarily personal, family, or hold purpose."  Chapter 11 Debtors  or as defined in 11 U.S.6 debtor as defined in 11 U.S.6 deb	nkruptcy n is Filed ( Chap Recc Mair Chap Recc Non Nature of 1 Check one y consumer 1 U.S.C. ed by an y for a house-	Check one box.) oter 15 Petition for organition of a Foreign of Proceeding oter 15 Petition for organition of a Foreign main Proceeding  Debts of box.)  The Debts are primarily business debts.

Filing Fee (Check one box)				Chapter 11 Debtors						
✓ Full Filing Fee attached				Check one box:						
				Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).						
Filing Fee to be paid in installments (Applicable to individuals			is —		usiness debtor as	defined in 11 C	J.S.C. § 1010	(51D).		
		signed applic			Check if					
				ble to pay fee icial Form 3A.		r's aggregate nonco 2,490,925 (amount				nsiders or affiliates) are less ears thereafter).
Filing	Fee waiver	requested (Ap	oplicable to ch	apter 7 individu	ials Check a	ll applicable box	æs:			
		signed applic		court's		n is being filed w				
consid	deration. See	Official Forn	n 3B.					prepetition from	one or more	classes of creditors, in
					accor	dance with 11 U.	S.C. § 1126(b).			
		trative Infor								THIS SPACE IS FOR
					to unsecured c					COURT USE ONLY
		that, after an secured credi		erty is excluded	and administra	tive expenses pai	d, there will be no	o funds availabl	le for	
			tors.							
	d Number of  ☐	Creditors		П		П	П	П		
<b>√</b> 1-49	□ 50-99	□ 100-199	□ 200-999	1,000-	5,001-	10,001-	25,001-	50,001-	Over	
1-49	30-99	100-199	200-999	5,000	10,000	25,000	50,000	100,000	100,000	
Estimated	A Accete			5,000	10,000	23,000	30,000	100,000	100,000	
	Assets	<b>7</b>	П	П			П	П		
\$0 to	\$50,001 to		\$500,001 to	\$1,000,001 to	\$10,000,001	\$50,000,001 to	\$100,000,001	\$500.000.001	More than	
	\$100,000	\$500,000	\$1 million	\$1,000,001 to \$10 million	to \$50 million	\$100 million	to \$500 million	, ,	\$1 billion	
Estimated	l Liabilities		<u> </u>	·			·		·	
		<b>∡</b> ′	П	П	П		П			
\$0 to	\$50,001 to	•		\$1,000,001 to	\$10,000,001	\$50,000,001 to	\$100,000,001	\$500,000,001	More than	
	\$100,000	\$500,000	\$1 million	\$10 million	to \$50 million	\$100 million	to \$500 million	to \$1 billion	\$1 billion	

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Case 15-40270 Doc 1 Filed 06/30/15 B1 (Official Form 1) (04/13) Document	Entered 06/30/15 14: Page 2 of 47	55:16 Desc Main
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Khan, Donna Lynn Morris	
All Prior Bankruptcy Case Filed Within Las	t 8 Years (If more than two, attac	ch additional sheet)
Location Where Filed: Western District Of NC, Shelby Division	Case Number: 13-40691	Date Filed: 12/27/13
Location Where Filed: N/A	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties of the attorney for the petitioner of that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available under the second of the complete of the com	if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declare her that [he or she] may proceed under the 11, United States Code, and have der each such chapter. I further certify notice required by 11 U.S.C. § 342(b).
	X Signature of Attorney for Debtor(s)	Date
Does the debtor own or have possession of any property that poses or is a or safety?  Yes, and Exhibit C is attached and made a part of this petition.		
Exhi  (To be completed by every individual debtor. If a joint petition is filed, expected and signed by the debtor is attached and materials.)		ch a separate Exhibit D.)
If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this petition.	
	days than in any other District. partner, or partnership pending in ace of business or principal assets	this District. in the United States in this District,
in this District, or the interests of the parties will be served in reg	ard to the relief sought in this Dist	rict.
Certification by a Debtor Who Reside  (Check all app  Landlord has a judgment against the debtor for possession of deb	licable boxes.)	-
(Name of landlord th	at obtained judgment)	
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos		
Debtor has included in this petition the deposit with the court of filing of the petition.		
☐ Debtor certifies that he/she has served the Landlord with this cert	tification. (11 U.S.C. § 362(l)).	

Title of Authorized Individual

Date

B1 (Official Form 1) (04/13) Document	N (D) ()			
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Khan, Donna Lynn Morris			
	atures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ Donna Lynn Morris Khan Signature of Debtor  Donna Lynn Morris Khan  Signature of Joint Debtor  Telephone Number (If not represented by attorney)  May 28, 2015  Date	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  Signature of Foreign Representative  Printed Name of Foreign Representative  Date			
Signature of Attorney*  X /s/ William S. Gardner Signature of Attorney for Debtor(s)  William S. Gardner 32684 Gardner Law Offices, PLLC 320-1 E. Graham St. Shelby, NC 28150-0000 (704) 600-6113 Fax: (888) 870-1644 billgardner@gardnerlawoffices.com	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b) 110(h) and 342(b); and 3) if rules or guidelines have been promulgate pursuant to 11 U.S.C. § 110(h) setting a maximum fee for service chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filin for a debtor or accepting any fee from the debtor, as required in the section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social Security Number (If the bankruptcy petition preparer is not an individual, state the			
May 28, 2015  Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address			
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  Signature of Authorized Individual  Printed Name of Authorized Individual	Signature  Date  Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.			

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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Case No. \_\_

IN RE Khan, Donna Lynn Morris

Debtor(s)

**VOLUNTARY PETITION Continuation Sheet - Page 1 of 1** 

All Other Names used by the Debtor in the last 8 years:

Khan, Lynn Morris Morris, Donna Lynn dba The Dorchester Farm

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Date: May 28, 2015

Filed 06/30/15 Entered 06/30/15 14:55:16 Desc Main Document Page 5 of 47 United States Bankruptcy Court 

Western District of North Ca	rolina, Shelby Division
IN RE:	Case No
Khan, Donna Lynn Morris	Chapter 12
Debtor(s) <b>EXHIBIT D - INDIVIDUAL DEBTOR'S CREDIT COUNSELING</b>	
Warning: You must be able to check truthfully one of the five state do so, you are not eligible to file a bankruptcy case, and the court c whatever filing fee you paid, and your creditors will be able to resu and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	an dismiss any case you do file. If that happens, you will lose ume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed one of the five statements below and attach any documents as directed.	, each spouse must complete and file a separate Exhibit D. Check
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the agreentificate and a copy of any debt repayment plan developed through the second control of the	opportunities for available credit counseling and assisted me in ency describing the services provided to me. Attach a copy of the
☐ 2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided the agency no later than 14 days after your bankruptcy case is filed.	opportunities for available credit counseling and assisted me in the agency describing the services provided to me. You must file
3. I certify that I requested credit counseling services from an approx days from the time I made my request, and the following exigent cirrequirement so I can file my bankruptcy case now. [Summarize exigent]	rcumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain you file your bankruptcy petition and promptly file a certificate from of any debt management plan developed through the agency. Failung case. Any extension of the 30-day deadline can be granted only for also be dismissed if the court is not satisfied with your reasons for counseling briefing.  4. I am not required to receive a credit counseling briefing because of motion for determination by the court.  Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by responding and making rational decisions with respect to finance in Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically imparticipate in a credit counseling briefing in person, by telephone Active military duty in a military combat zone.  5. The United States trustee or bankruptcy administrator has determined on apply in this district.  I certify under penalty of perjury that the information provided also are desirable to the court.	the agency that provided the counseling, together with a copy re to fulfill these requirements may result in dismissal of your cause and is limited to a maximum of 15 days. Your case may filing your bankruptcy case without first receiving a credit of: [Check the applicable statement.] [Must be accompanied by a ason of mental illness or mental deficiency so as to be incapable ial responsibilities.); paired to the extent of being unable, after reasonable effort, to e, or through the Internet.);
y promise of provided and	
Signature of Debtor: /s/ Donna Lynn Morris Khan	

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## Case 15-40270 Doc 1

IN	RE:	Case No
Kŀ	nan, Donna Lynn Morris	Chapter 12
	Debtor(s	
	DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR DEBTOR
1.		6(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within r agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation :
	For legal services, I have agreed to accept	\$\$,900.00
	Prior to the filing of this statement I have received	······\$
	Balance Due	\$\$ 3,900.00
2.	The source of the compensation paid to me was:	btor Other (specify):
3.	The source of compensation to be paid to me is:	btor Other (specify):
4.	I have not agreed to share the above-disclosed comp	ensation with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compens together with a list of the names of the people shari	ation with a person or persons who are not members or associates of my law firm. A copy of the agreement, g in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to rea	der legal service for all aspects of the bankruptcy case, including:
	b. Preparation and filing of any petition, schedules, sta	ors and confirmation hearing, and any adjourned hearings thereof;
	e. [Other provisions as needed]  See fee disclosure filed herewith	
6.	By agreement with the debtor(s), the above disclosed fee See fee disclosure filed herewith	does not include the following services:
,	contifus that the formacine is a second to the second of	CERTIFICATION
	certify that the foregoing is a complete statement of any approceeding.	reement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy
	May 20, 2245	(a/Milliana O. Candrana
-	<b>May 28, 2015</b> Date	/s/ William S. Gardner  William S. Gardner 32684 Gardner Law Offices, PLLC 320-1 E. Graham St. Shelby, NC 28150-0000 (704) 600-6113 Fax: (888) 870-1644 billgardner@gardnerlawoffices.com

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### **Chapter 7:** Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

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discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.

### Doc 1 Filed 06/30/15

### Entered 06/30/15 14:55:16

Desc Main

Page 9 of 47 Document **United States Bankruptcy Court** 

### Western District of North Carolina, Shelby Division

IN RE: Case No. Khan, Donna Lynn Morris Chapter 12 Debtor(s)

	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE	
Certificate of [Non-Attorney	] Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing the debt notice, as required by § 342(b) of the Bankruptcy Code.	or's petition, hereby certify that I delivered to th	e debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	principal, responsible the bankruptcy petitio	t an individual, state mber of the officer, person, or partner of n preparer.)
X	sponsible person, or (Required by 11 U.S.)	§ 110.)
Certificate	of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read the	e attached notice, as required by § 342(b) of the	Bankruptcy Code.
Khan, Donna Lynn Morris	X /s/ Donna Lynn Morris Khan	5/28/2015
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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# Document Page 10 of 47 United States Bankruptcy Court

### Western District of North Carolina, Shelby Division

IN RE:	Case No.
	C1
Khan, Donna Lynn Morris	Chapter 12
	-

Debtor(s)

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 446,900.00		
B - Personal Property	Yes	3	\$ 14,138.85		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 242,854.40	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 5,558.06	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$ 15,418.43	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	4			\$ 2,616.11
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$ 2,092.00
	TOTAL	26	\$ 461,038.85	\$ 263,830.89	

### Page 11 of 47 **United States Bankruptcy Court**

IN RE:	Case No
Khan, Donna Lynn Morris	Chapter 12
Debtor(s)	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

### State the following:

Average Income (from Schedule I, Line 12)	\$
Average Expenses (from Schedule J, Line 22)	\$
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1	
Line 14)	\$

### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

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(If known)

IN RE Khan, Donna Lynn Morris

Debtor(s)

Case No.

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property.'

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	J	500.00	0.00
Fee Simple	J	14,400.00	0.00
Tenancy by the Entirety	J	143,670.00	20,595.00
Tenancy by the Entirety	J	288,330.00	181,292.12
	Fee Simple  Tenancy by the Entirety  Tenancy by the	Fee Simple J  Tenancy by the Entirety  Tenancy by the J	Tenancy by the Entirety  J 500.00  14,400.00  Tenancy by the J 143,670.00  Tenancy by the J 288,330.00

**TOTAL** 

446,900.00

(Report also on Summary of Schedules)

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(If known)

IN RE Khan, Donna Lynn Morris

Case No.

Debtor(s)

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on hand		25.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		1/2 int in checking account - SECU, Black Mountain, NC \$2,000 1/2 int in share account - SECU, Black Mountain, NC \$3,600	J	1,000.00 1,800.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		1/2 int in washer 200; dryer 200; stove 200; refrig 300; dishwasher 300; micro 50; sm kit appl 30; kit table & 8 chairs 200; d/r table, 8 chairs & hutch 500; misc hhgs/linens 75; tv 50; dvd & vcr 20; sofa & 2 chairs 200; coffee table 100; 2 side tables 50; loveseat 200; coffee & 2 side tables 100; ent ctr 300; piano 75; double bed b/r suit 300; king bed 300; 2 nightstands 100; chair 50; 3 bookcases 150; credenza 100; 3 oriental silk rugs & 2 tribal rugs 300; 6 rugs 300; pull mower 50; grill 25; weedeater, leafblower & chain saw 50	J	2,437.50
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		1/2 int books \$100	J	50.00
6.	Wearing apparel.		Clothing & accessories		100.00
7.	Furs and jewelry.		Ruby ring & bracelet set (wears)		350.00
8.	Firearms and sports, photographic, and other hobby equipment.		1/2 int rifle 350; Glock 9 mm handgun 500; 2 saddles 200	J	525.00
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

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Debtor(s)

\_ Case No. \_ (If known)

### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) invested with Prudential thru NC State Retirement plan		159.85
Stock and interests in incorporated and unincorporated businesses.  Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
Other liquidated debts owed to debtor including tax refunds. Give particulars.		1/2 interest in 2014 Federal income tax refund \$1,653	J	826.50
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		USDA conservation contract for \$10,000; NC State Forest Service to perform a controlled burn to build an access road on farm land; funds will be paid through her to the Forest Service		0.00
22. Patents, copyrights, and other intellectual property. Give particulars.		Copyrights for magazine articles in Log Home Living, Veranda, Town & Country, Cigar Aficianado and Polo and e-book		2,000.00
23. Licenses, franchises, and other		CDL license		0.00
general intangibles. Give particulars.		NC teaching license		0.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1/2 int with non-filing spouse in 2005 Cadillac STS, 202,000 mi, Bose stereo, V6; VIN 1G6DW677750137713; vehicle was in an accident in 2006 and while not deemed a total loss the debtor was compensated for diminished value so NADA clean trade-in value used \$3,450	J	3,450.00
26. Boats, motors, and accessories.	X			

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IN RE Khan, Donna Lynn Morris

Document Case No. \_ Debtor(s)

(If known)

### **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Aircraft and accessories.	X			
	Office equipment, furnishings, and supplies.	X			
	Machinery, fixtures, equipment, and supplies used in business.	X			
	Inventory.	X	4/01/41		455.00
	Animals.		1/2 int horse 500 & dog 10; 4 French Alpine dairy goats 400		455.00
	Crops - growing or harvested. Give particulars.		Black walnut orchard		300.00
	Farming equipment and implements.		1/2 int finishing mower 200; ATV 500; auger 300	J	500.00
	Farm supplies, chemicals, and feed.	х	Hay		160.00
35.	Other personal property of any kind not already listed. Itemize.	*			

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Debtor(s)

(If known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$155,675. \*

Case No. \_

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY  1/2 undivided interest with non-filing spouse, Mahmoodullah Khan, in home on 3 acre lot at 3326 Parker Padgett Road, Old Fort, North Carolina as described in that certain Deed as recorded in Book 938 at Page 13 of the McDowell County Public Registry; property is exempt from claims against one spouse under Section 522(b) (2), which allows an individual debtor to exempt from property of the estate any interest in property in which the debtor had, immediately before the commencement of the case, an interest as tenant by the entirety to the extent such interest is exempt from process under applicable non-bankruptcy law; County tax value	G.S. § 1C-1601(a)(1)	35,000.00	288,330.00
SCHEDULE B - PERSONAL PROPERTY  1/2 int in washer 200; dryer 200; stove 200; refrig 300; dishwasher 300; micro 50; sm kit appl 30; kit table & 8 chairs 200; d/r table, 8 chairs & hutch 500; misc hhgs/linens 75; tv 50; dvd & vcr 20; sofa & 2 chairs 200; coffee table 100; 2 side tables 50; loveseat 200; coffee & 2 side tables 100; ent ctr 300; piano 75; double bed b/r suit 300; king bed 300; 2 nightstands 100; chair 50; 3 bookcases 150; credenza 100; 3 oriental silk rugs & 2 tribal rugs 300; 6 rugs 300; pull mower 50; grill 25; weedeater, leafblower & chain saw 50	G.S. § 1C-1601(a)(4)	2,437.50	2,437.50
1/2 int books \$100	G.S. § 1C-1601(a)(4)	50.00	50.00
Clothing & accessories	G.S. § 1C-1601(a)(4)	100.00	100.00
Ruby ring & bracelet set (wears)	G.S. § 1C-1601(a)(4)	350.00	350.00
401(k) invested with Prudential thru NC State Retirement plan	ERISA qualified plan	159.85	159.85
1/2 int with non-filing spouse in 2005 Cadillac STS, 202,000 mi, Bose stereo, V6; VIN 1G6DW677750137713; vehicle was in an accident in 2006 and while not deemed a total loss the debtor was compensated for diminished value so NADA clean trade- in value used \$3,450	G.S. § 1C-1601(a)(3)	1,201.21	3,450.00
1/2 int horse 500 & dog 10; 4 French Alpine dairy goats 400	G.S. § 1C-1601(a)(4)	455.00	455.00
1/2 int finishing mower 200; ATV 500; auger 300	G.S. § 1C-1601(a)(5)	500.00	500.00

<sup>\*</sup> Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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IN RE Khan, Donna Lynn Morris

Case No.

Debtor(s)

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r(s) (If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 6040	Х	J	1st lien on 2005 Cadillac STS; purch Nov				1,047.57	
Ally Financial P.O. Box 380901 Bloomington, MN 55438			2006; as valued with 5.25% interest					
			VALUE \$ 5,050.00					
ACCOUNT NO. 8298  Farm Service Agency 130 Ammons Dr., Suite 1  Morganton, NC 28685	X	J	Assignment of USDA cost share from March 2013; to be paid from Soil & Conservation Service grants upon completion of farm improvements when funds estimated to be \$21,000 are released; fencing completed with water well to be drilled & grading before funding of grants				20,595.00	
			VALUE \$ 143,670.00					
ACCOUNT NO. USDA Farm Service Agency 130 Ammons Dr., Suite 1 Morganton, NC 28655			Assignee or other notification for: Farm Service Agency					
			VALUE \$					
ACCOUNT NO.  NCHFA Attn: Nell Caldwell P.O. Box 28066 Raleigh, NC 27611		J	Mortgage assistance from Hardest Hit Fund; not subject to repayment provided debtors stay in home for 10 years so no payment under plan				22,471.00	
			VALUE \$ 288,330.00	L	L			
<b>1</b> continuation sheets attached			(Total of the	is p	Γota	e) al	\$ <b>44,113.57</b>	\$
						,	(Report also on Summary of	(If applicable, report also on Statistical

(Report also of Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Khan, Donna Lynn Morris

Debtor(s)

Case No. \_

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

			(Continuation Sheet)					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1226	х	J	1st d/t on debtor's residence; mo pymt	T			158,821.12	·
SLS 8742 Lucent Blvd, Suite 300 Highland Ranch, CO 80129			\$1,029.86; 6.75% interest rate					
			VALUE \$ 288,330.00					
ACCOUNT NO. 1226 SLS 8742 Lucent Blvd, Suite 300 Highland Ranch, CO 80129	X	J	1st mtg arrears thru May 2015 to be paid under plan; disputed as creditor reporting fees such as attorney fees totaling \$4,573.58 and \$715 for appraisal fee			Х	39,919.71	
			VALUE \$ 288,330.00					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
Sheet no1 of1 continuation sheets attach	ned	to		Sub			400 740 60	
Schedule of Creditors Holding Secured Claims			(Total of th				\$ 198,740.83	\$
			(Use only on la		Tota		\$ 242.854.40	\$

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

### **▼** Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

### Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

### Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

<sup>1</sup> continuation sheets attached

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# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

### **Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

(Type of Priority for Claims Listed on This Sheet)												
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED		AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY		
ACCOUNT NO. <b>6278</b>	X	J	2012 ad valorem taxes on	T								
McDowell County Tax Collector 60 E. Court St. Marion, NC 28752			residence					1,310.45	1,310.45			
ACCOUNT NO. 0857	Х	J	2014 ad valorem taxes on					· · · · · · · · · · · · · · · · · · ·				
McDowell County Tax Collector 60 E. Court St. Marion, NC 28752			115.68 acre lot					004.00	204.05			
ACCOUNT NO. <b>6278</b>	Х	J	2013 ad valorem taxes on	+			-	291.96	291.96			
McDowell County Tax Collector 60 E. Court St. Marion, NC 28752	^		residence									
ACCOUNT NO. <b>7792</b>	+	J	2014 ad valorem taxes on	+	_			2,048.95	2,048.95			
McDowell County Tax Collector 60 E. Court St. Marion, NC 28752			residence					1,906.70	1,906.70			
ACCOUNT NO.												
ACCOUNT NO.												
Sheet no1 of1 continuation sheets. Schedule of Creditors Holding Unsecured Priority	s att	ached aims	to (Totals of the	Sub nis p			\$	5,558.06	\$ 5,558.06	\$		
(Use only on last page of the com	plet	ed Scl	nedule E. Report also on the Summary of Sci	nedu		s.)	\$	5,558.06				
			last page of the completed Schedule E. If ap al Summary of Certain Liabilities and Relate	plic		e,			\$ <b>5,558.06</b>	\$		

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

		Ϋ́T,					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4520</b>			Medical bill				
Asheville Cardiology P.O. Box 602396 Asheville, NC 28260	-						309.47
ACCOUNT NO.			Medical bill				
Asheville Cardiology P.O. Box 602396 Asheville, NC 28260	-						142.00
ACCOUNT NO.			Assignee or other notification for:				
Optimum Outcomes, Inc. Act 3154* 2651 Warrenville Rd, Suite 500 Downers Grove, IL 60515			Asheville Cardiology				
ACCOUNT NO.	T		Medical bill				
Asheville Cardiology P.O. Box 602396 Asheville, NC 28260							114.00
		<u> </u>	<u> </u>	Subt	tota	ıl	117.00
6 continuation sheets attached			(Total of the	is pa	age	)	\$ 565.47
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	also atist	tica	n ıl	\$

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	Н		Н	
Optimum Outcomes, Inc. Act 3154* 2651 Warrenville Rd, Suite 500 Downers Grove, IL 60515			Asheville Cardiology				
ACCOUNT NO. 5560			Medical bill			П	
Asheville Pulmonary 30 Choctaw St. Asheville, NC 28801	-						160.89
ACCOUNT NO. 3880			Terminated service	H		Н	100.69
AT&T P.O. Box 8218 Aurora, IL 60507	-		Terminated Service				29.00
ACCOUNT NO. 1104			Credit service - disputed as to the amount of late			Н	
BB&T Bankruptcy Section 100-70-01-51 P.O. Box 1847 Wilson, NC 27894-1847	•		fees, over limit fees, interest rate, late charges or any other additional fees or charges				
						Ш	10.00
ACCOUNT NO. 8183  Best Buy/CBNA P.O. Box 6497 Sioux Falls, SD 57117	-		Credit service - disputed as to the amount of late fees, over limit fees, interest rate, late charges or any other additional fees or charges				
1000	-			Н		Н	341.00
Capital One Bank (USA), NA P.O. Box 30281 Salt Lake City, UT 84130-0281	-		Credit service - disputed as to the amount of late fees, over limit fees, interest rate, late charges or any other additional fees or charges				
							269.00
ACCOUNT NO. 2712  Capital One Bank (USA), NA P.O. Box 30281  Salt Lake City, UT 84130-0281			Credit service - disputed as to the amount of late fees, over limit fees, interest rate, late charges or any other additional fees or charges				
							342.00
Sheet no1 of6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	-		)	<b>\$ 1,151.89</b>
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als atis	o o	n al	\$

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8156			Credit service - disputed as to the amount of late				
Capital One Bank (USA), NA P.O. Box 30281 Salt Lake City, UT 84130-0281	-		fees, over limit fees, interest rate, late charges or any other additional fees or charges				356.00
ACCOUNT NO.			Assignee or other notification for:	$\vdash$		$\dashv$	330.00
Professional Recovery Consultants 2700 Meridian Pkwy, Suite 200 Durham, NC 27713-2204	-		Capital One Bank (USA), NA				
ACCOUNT NO.	-		Medical bill			H	
Carolina Mountain Emergency Medicine P.O. Box 602389 Charlotte, NC 28260-2389							300.00
ACCOUNT NO.			Assignee or other notification for:	H			300.00
Amerifinancial Solutions Act 2181* P.O. Box 602570 Charlotte, NC 28260-2570			Carolina Mountain Emergency Medicine				
ACCOUNT NO.			Medical bill	H		$\vdash$	
Carolina Mountain Emergency Medicine P.O. Box 602389 Charlotte, NC 28260-2389							
			Accience or other politication for				601.00
ACCOUNT NO.  Amerifinancial Solutions Act 2049* P.O. Box 602570 Charlotte, NC 28260-2570			Assignee or other notification for: Carolina Mountain Emergency Medicine				
ACCOUNT NO.	H		Medical bill	H			
Carolina Mountain Emergency Medicine P.O. Box 602389 Charlotte, NC 28260-2389							
							216.00
Sheet no. $\underline{2}$ of $\underline{6}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub iis p		- 1	\$ 1,473.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE			DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO.  Amerifinancial Solutions Act 1999* P.O. Box 602570 Charlotte, NC 28260-2570			Assignee or other notification for: Carolina Mountain Emergency Medicine				
ACCOUNT NO. 1713  Chase Bank USA P.O. Box 15298  Wilmington, DE 19850			Credit service - disputed as to the amount of late fees, over limit fees, interest rate, late charges or any other additional fees or charges				1,592.00
ACCOUNT NO.  Midland Credit Management, Inc. P.O. Box 603, Dept 12421 Oaks, PA 19456			Assignee or other notification for: Chase Bank USA				
ACCOUNT NO. 2532  GMAC P.O. Box 380903  Bloomington, MN 55438	Х	J	Deficiency for repo'd GMC Sierra truck; Dec 2010				4 744 07
ACCOUNT NO. 3274  Mission Hospital 50 Schenck Pkwy Asheville, NC 28803			Medical bill				4,714.07
ACCOUNT NO. 5330  Mountain Kidney & Hypertension Assoc PA P.O. Box 63296  Charlotte, NC 28263-3296			Medical bill				485.00
ACCOUNT NO.  Optimum Outcomes 421 Fayetteville St., Ste 600 Raleigh, NC 27601-1792			Medical bill				170.00
Sheet no 3 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T t als tatis	age Fota o o stica	e) al n al	1,433.00 \$ 8,394.07

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Medical bill	H		H	
Optimum Outcomes 421 Fayetteville St., Ste 600 Raleigh, NC 27601-1792							34.00
ACCOUNT NO.	-		Medical bill	$\vdash$		$\dashv$	34.00
Optimum Outcomes 421 Fayetteville St., Ste 600 Raleigh, NC 27601-1792							444.00
AGGOLINTANO	-		Medical bill	$\vdash$			114.00
ACCOUNT NO.  Optimum Outcomes 421 Fayetteville St., Ste 600 Raleigh, NC 27601-1792							142.00
ACCOUNT NO.			Medical bill	┢		$\dashv$	142.00
Optimum Outcomes 421 Fayetteville St., Ste 600 Raleigh, NC 27601-1792							
ACCOUNT NO.			Medical bill	H			485.00
Optimum Outcomes 421 Fayetteville St., Ste 600 Raleigh, NC 27601-1792							129.00
ACCOUNT NO.			Medical bill	$\vdash$		Н	138.00
Optimum Outcomes 421 Fayetteville St., Ste 600 Raleigh, NC 27601-1792							
L GGOVINE VO	H		Medical bill	┡			467.00
ACCOUNT NO.  Optimum Outcomes 421 Fayetteville St., Ste 600 Raleigh, NC 27601-1792			medical Dill				
						Ц	201.00
Sheet no4 of6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the			;)	\$ 1,581.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	o o	n al	\$

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Medical bill	+			
Optimum Outcomes 421 Fayetteville St., Ste 600 Raleigh, NC 27601-1792							17.00
ACCOUNT NO.	-		Medical bill	╁	<u> </u>	H	17.00
The McDowell Hospital P.O. Box 730 Marion, NC 28752							467.00
ACCOUNT NO.	H		Assignee or other notification for:	╁		H	407.00
Optimum Outcomes, Inc. Act 3026* 2651 Warrenville Rd, Suite 500 Downers Grove, IL 60515			The McDowell Hospital				
ACCOUNT NO.			Medical bill	T			
The McDowell Hospital P.O. Box 730 Marion, NC 28752							248.00
ACCOUNT NO.  Professional Medical Adjustment Bureau Act 3822* 4135 S. Stream Blvd., Suite 400 Charlotte, NC 28217			Assignee or other notification for: The McDowell Hospital				240.00
L GGGVV TV VG	_		Medical bill	+			
ACCOUNT NO. The McDowell Hospital P.O. Box 730 Marion, NC 28752			INIGUICAI DIII				109.00
ACCOUNT NO.	H		Assignee or other notification for:	+		H	103.00
Professional Medical Adjustment Bureau Act 8264* 4135 S. Stream Blvd., Suite 400 Charlotte, NC 28217			The McDowell Hospital				
Sheet no. <u>5</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t		age	e)	\$ 841.00
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relat	t als Statis	stic	n al	\$

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2970			Terminated service			H	
Verizon Wireless Bankruptcy Group P.O. Box 3397 Bloomington, IL 61702			Terminated Service				1,412.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 6 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

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### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Any Creditor With Arbitration Clause Provisions	Debtor specifically rejects any contractual provisions relating to claim arbitration for any debts as indicated in the schedules attached hereto and incorporated herein by reference

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### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR					
lahmoodullah Khan 2.O. Box 788 Did Fort, NC 28762-0788	McDowell County Tax Collector 60 E. Court St. Marion, NC 28752					
	Ally Financial P.O. Box 380901 Bloomington, MN 55438					
	SLS 8742 Lucent Blvd, Suite 300 Highland Ranch, CO 80129					
	Farm Service Agency 130 Ammons Dr., Suite 1 Morganton, NC 28685					
	McDowell County Tax Collector 60 E. Court St. Marion, NC 28752					
	GMAC P.O. Box 380903 Bloomington, MN 55438					
	SLS 8742 Lucent Blvd, Suite 300 Highland Ranch, CO 80129					
	McDowell County Tax Collector 60 E. Court St. Marion, NC 28752					

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Fill in this information to identify	your case:			
Debtor 1 Donna Lynn Morris First Name	Khan Middle Name	Last Name		
Debtor 2 (Spouse, <b>f</b> filing) First Name	Middle Name	Last Name		
United States Bankruptcy Court for the: V	Vestern District of North Card	olina, Shelby Division		
Case number		-	Check if this is:	
(II MIOWII)			An amended filir	g
			A supplement sh chapter 13 incon	nowing post-petition ne as of the following date:
Official Form 6I			MM / DD / YYYY	_
Schedule I: You	ır Income			12/13
Part 1: Describe Employment information.	ent	Debtor 1	Debto	r 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	<ul><li>✓ Employed</li><li>☑ Not employed</li></ul>		nployed ot employed
Include part-time, seasonal, or self-employed work.		Drafacear	Driver	
Occupation may Include student or homemaker, if it applies.	Occupation	Professor	Driver	
	Employer's name	Montreat College	Cargo	Transporters, Inc.
	Employer's address	310 Gather Circle  Number Street		<b>x 850</b> Street
		Montreat, NC 28757-1		ont, NC 28610 State ZIP Code

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

3 years

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

How long employed there?

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

For Debtor 1

For Debtor 2 or non-filing spouse

2. \$\frac{1,000.00}{} \text{\$\frac{2,965.59}{}}\$\$

4. \$\frac{1,000.00}{} \text{\$\frac{2,965.59}{}}\$\$

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Debtor 1

Donna Lynn Morris Khan

Case number (if known

Desc Main

For Debtor 1 For Debtor 2 or non-filing spouse 1.000.00 2,965.59 Copy line 4 here..... 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 528.04 5a. 0.00 5b. Mandatory contributions for retirement plans 5b. 0.00 0.00 78.40 5c. Voluntary contributions for retirement plans 5c. 0.00 5d. Required repayments of retirement fund loans 0.00 0.00 5d. 5e. 0.00 655.55 5e. Insurance 0.00 5f. Domestic support obligations 5f. 0.00 0.00 0.00 5g. Union dues 5g. 5h. Other deductions. Specify: See Schedule Attached 5h. 0.00 87.49 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. 0.00 <u>1,349.48</u> 1,000.00 1,616.11 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 0.00 monthly net income. 8a. 8b. Interest and dividends 8b. 0.00 0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 0.00 0.00 settlement, and property settlement. 8c. 0.00 0.00 8d. Unemployment compensation 8d. 8e. Social Security 8e. 0.00 0.00 \$ 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental 0.00 0.00 Nutrition Assistance Program) or housing subsidies. 8f. Specify: 8g. 8g. Pension or retirement income 0.00 0.00 8h. Other monthly income. Specify: 8h. +\$ 0.00 +\$ 0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$ 0.00 0.00 10. Calculate monthly income. Add line 7 + line 9. 1,000.00 1,616.1 2,616.11 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$ 0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 2,616.11 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. See Continuation Sheet Yes. Explain:

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IN RE Khan, Donna Lynn Morris

Debtor(s)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Continuation Sheet - Page 1 of 2

\_ Case No. \_\_

	DEBTOR	SPOUSE
Other Payroll Deductions:  Dental Insurance	0.00	20.11
Disability	0.00	35.23
Life Insurance	0.00	32.15

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IN RE Khan, Donna Lynn Morris

Debtor(s)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Case No. \_

**Continuation Sheet - Page 2 of 2** 

Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor has completed cancer treatment and anticipates returning to employment as a professor of magazine journalism at Montreat College. This anticipated income is reflected

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# Case 15-40270 Doc 1 Filed 06/30/15 Entered 06/30/15 14:55:16 Desc Main Document Page 34 of 47

Fill in this information to identify your case:			
Debtor 1 Donna Lynn Morris Khan			
First Name Middle Name Last Name	Check if this is:		
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	An amended filir	•	atition about at 12
United States Bankruptcy Court for the: Western District of North Carolina, Shelby Division	A supplement she expenses as of t		
Case number(If known)	MM / DD / YYYY		
Official Form 6J	A separate filing maintains a sepa		
Schedule J: Your Expenses			12/13
Be as complete and accurate as possible. If two married people are filing together, both information. If more space is needed, attach another sheet to this form. On the top of are (if known). Answer every question.			
Part 1: Describe Your Household			
1. Is this a joint case?			
<ul><li>✓ No. Go to line 2.</li><li>✓ Yes. Does Debtor 2 live in a separate household?</li></ul>			
<ul><li>□ No</li><li>□ Yes. Debtor 2 must file a separate Schedule J.</li></ul>			
2. Do you have dependents?  Do not list Debtor 1 and Debtor 2.  Dependent's relation for each dependent	•	e pendent's ge	Does dependent live with you?
Do not state the dependents'			□ No □ Yes
names.			☐ No
			☐ Yes
			□ No
			Yes
			U No □ Yes
			☐ No
			Yes
3. Do your expenses include expenses of people other than yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you are using this form	n as a sunnlement in a	Chanter 13 ca	ase to report
expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , applicable date.		-	
Include expenses paid for with non-cash government assistance if you know the value	of		
such assistance and have included it on Schedule I: Your Income (Official Form 6I.)		Your expen	ses
<ol> <li>The rental or home ownership expenses for your residence. Include first mortgage pay any rent for the ground or lot.</li> </ol>	ments and 4.	\$0.0	0
If not included in line 4:			
4a. Real estate taxes	4a.	\$163.	
4b. Property, homeowner's, or renter's insurance	4b.	\$ <u>155.</u>	
4c. Home maintenance, repair, and upkeep expenses	4c.	\$100.	
4d. Homeowner's association or condominium dues	4d.	\$ 0.0	0

### Case 15-40270 Doc 1 Filed 06/30/15 Entered 06/30/15 14:55:16 Desc Main Page 35 of 47 Document

Debtor 1

Donna Lynn Morris Khan
First Name Middle Name Last Name

Case number (if known)\_

			Your expenses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$75.00
	6b. Water, sewer, garbage collection	6b.	\$
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$150.00
	6d. Other. Specify: Security System	6d.	\$40.00
7.	Food and housekeeping supplies	7.	\$375.00
8.	Childcare and children's education costs	8.	\$
9.	Clothing, laundry, and dry cleaning	9.	\$50.00
10.	Personal care products and services	10.	\$50.00
11.	Medical and dental expenses	11.	\$150.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.	\$225.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$10.00
14.	Charitable contributions and religious donations	14.	\$10.00
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$0.00
	15b. Health insurance	15b.	\$
	15c. Vehicle insurance	15c.	\$39.00
	15d. Other insurance. Specify:	15d.	\$
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	\$
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$
	17b. Car payments for Vehicle 2	17b.	\$
	17c. Other. Specify:	17c.	\$
	17d. Other. Specify:	17d.	\$
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 6I).	18.	\$
19.	Other payments you make to support others who do not live with you.		\$ 0.00
	Specify:	19.	<del></del>
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incor	ne.	
	20a. Mortgages on other property	20a.	\$
	20b. Real estate taxes	20b.	\$
	20c. Property, homeowner's, or renter's insurance	20c.	\$
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e. Homeowner's association or condominium dues	20e.	\$

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Case number (if known)\_

**Donna Lynn Morris Khan** 

Debtor 1

	First Name Middle Name Last Name			
21. <b>Oth</b>	er. Specify: See Schedule Attached	21.	+\$	500.00
	monthly expenses. Add lines 4 through 21. esult is your monthly expenses.	22.	\$	2,092.00
23. <b>Calc</b>	late your monthly net income.			
23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,616.11
23b.	Copy your monthly expenses from line 22 above.	23b.	-\$	2,092.00
23c.	Subtract your monthly expenses from your monthly income.  The result is your <i>monthly net income</i> .	23c.	\$	524.11
For e	ou expect an increase or decrease in your expenses within the year after you file this form?  Example, do you expect to finish paying for your car loan within the year or do you expect your age payment to increase or decrease because of a modification to the terms of your mortgage?			
O Y	<b>N</b>			

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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

**Continuation Sheet - Page 1 of 1** 

Other Expenses (DEBTOR) Food On The Road **Expenses On The Road** 

400.00 30.00 70.00

Gym Membership

(If known)

(Print or type name of individual signing on behalf of debtor)

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Debtor(s)

Case No.

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: May 28, 2015 Signature: /s/ Donna Lynn Morris Khan Debtor **Donna Lynn Morris Khan** Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Social Security No. (Required by 11 U.S.C. § 110.) Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

### Document Page 39 of 47 **United States Bankruptcy Court**

Western District of North Carolina, Shelby Division

IN RE: Case No. Khan, Donna Lynn Morris Chapter 12 Debtor(s)

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

11,286.29 2015 YTD employment income for spouse from Cargo Transporters

6,000.00 2015 YTD employment income from Montreat College

939.90 2014 Employment income from Cargo Transporters (debtor)

28,626.98 2014 Employment income from Cargo Transporters (husband)

-5,727.00 2014 Non-filing spouse's income from Nasrum Integrated Systems, LLC \$0 income net loss reflected

-11,615.00 2014 Loss on farm

5,389.00 2014 Taxable grant income

496.88 2013 Employment income from Cargo Transporters (debtor)

7.659.36 2013 Employment income from Western Piedmont Community College: employment terminated in Dec

2,100.00 2013 Employment income from Montreat College; employment terminated in 2013

370.64 2013 Employment income from Cargo Transporters (husband)

-4,005.00 2013 Non-filing spouse's income from Nasrum Integrated Systems, LLC \$6,000 income net loss reflected

-12,600.00 2013 Loss on farm

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2. Inc	come other than	from employm	ent or opera	ation of business	1 dgc 10 01 11		
None	two years imm	ediately preced rried debtors fili	ing the comi	mencement of this case apter 12 or chapter 13 m	employment, trade, profession, o . Give particulars. If a joint pet ust state income for each spouse v	ition is filed	d, state income for each spouse
AMOUNT SOURCE 1,359.00 2014 Unemployment benefits (debtor)							
	1,054.00	2013 Unemp	oloyment b	enefits for debtor			
	yments to credit olete a. or b., as a		d c.				
None	debts to any cre constitutes or is a domestic sup- counseling ager	ditor made with affected by suc port obligation acy. (Married de	nin <b>90 days</b> in th transfer is or as part o botors filing u	mmediately preceding t less than \$600. Indicate f an alternative repaym	all payments on loans, installment commencement of this case unwith an asterisk (*) any payment ent schedule under a plan by auter 13 must include payments by in is not filed.)	nless the agg as that were n n approved	regate value of all property tha made to a creditor on account o nonprofit budgeting and credi
None	preceding the c \$6,255.* If the obligation or as debtors filing un	ommencement of debtor is an indi- part of an altern nder chapter 12	of the case u ividual, indicative repaym or chapter 1	nless the aggregate valuate with an asterisk (*) ent schedule under a pla	payment or other transfer to any ne of all property that constitutes any payments that were made to n by an approved nonprofit budges and other transfers by either or filed.)	s or is affect a creditor or eting and cre	ted by such transfer is less that n account of a domestic support dit counseling agency. (Married
	* Amount subje	ct to adjustment	t on 4/01/16,	and every three years th	nereafter with respect to cases con	mmenced or	or after the date of adjustment
None	who are or were	e insiders. (Marr	ried debtors f		y preceding the commencement or chapter 13 must include payme petition is not filed.)		
4. Su	its and administ	rative proceedi	ings, executi	ons, garnishments and	attachments		
None	bankruptcy case	e. (Married debt	ors filing un	der chapter 12 or chapte	r is or was a party within <b>one ye</b> er 13 must include information co pint petition is not filed.)		
AND In the	TION OF SUIT CASE NUMBE Matter of the Deed of Trust	Foreclosure		OF PROCEEDING sure	COURT OR AGENCY AND LOCATION McDowell County Sup	erior Cou	STATUS OR DISPOSITION rt Stayed by previous bankruptcy filing

**Donna Lynn Morris Khan and** Mahmoodullah Khan

or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED **McDowell County Tax Collector** 

60 E. Court St. Marion, NC 28752 DATE OF SEIZURE

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either

2013

DESCRIPTION AND VALUE

OF PROPERTY

Wages from Western Piedmont garnished for

a total of \$417.08

### 5. Repossessions, foreclosures and returns

13-SP-69

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

May 2015

DATE OF PAYMENT, NAME OF

PAYOR IF OTHER THAN DEBTOR

NAME AND ADDRESS OF PAYEE **Gardner Law Offices, PLLC** 320-1 E. Graham St. Shelby, NC 28150

AND VALUE OF PROPERTY \$275 Chapter 12 filing fee

\$25 credit counseling fee

AMOUNT OF MONEY OR DESCRIPTION

GreenPath, Inc. 36500 Corporate Dr. Farmington Hills, MI 48331 April 2015

### 10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY BB&T Old Fort, NC

NAMES AND ADDRESS OF THOSE WITH ACCESS TO BOX OR DEPOSITORY **Debtor & spouse** 

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

Legal documents & watch; **FMV \$100** 

### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.



### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight vears immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

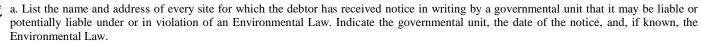
### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within the **two years** immediately preceding the commencement of this case.

### 20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

### 21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

### 22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

### 23. Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

### 24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

### 25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature /s/ Donna Lynn Morris Khan	
of Debtor	Donna Lynn Morris Khan
Signature	
of Joint Debtor	
(if any)	
<b>0</b> continuation pages attached	
	of Debtor  Signature of Joint Debtor (if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

## Case 15-40270

### Doc 1

# Doc 1 Filed 06/30/15 Entered 06/30/15 14:55:16 Desc Main Document Page 45 of 47 United States Bankruptcy Court Western District of North Carolina, Shelby Division

IN RE:		Case No
Khan, Donna Lynn Morris		Chapter 12
	Debtor(s)	• -
	VERIFICATION OF CREDIT	TOR MATRIX
The above named debtor(s) hereby	verify(ies) that the attached matrix lis	sting creditors is true to the best of my(our) knowledge.
Date: May 28, 2015	Signature: /s/ Donna Lynn Morris	s Khan
	Donna Lynn Morris Ki	nan Debtor
Date:	Signature:	
	-	Joint Debtor, if any

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Khan, Donna Lynn Morris P.O. Box 788 Old Fort, NC 28762 Document Page 46 of 47 Amerifinancial Solutions Act 1999\* P.O. Box 602570 Charlotte, NC 28260-2570

GMAC P.O. Box 380903 Bloomington, MN 55438

Gardner Law Offices, PLLC 320-1 E. Graham St. Shelby, NC 28150-0000 Asheville Cardiology P.O. Box 602396 Asheville, NC 28260 Mahmoodullah Khan P.O. Box 788 Old Fort, NC 28762-0788

IRS P.O. Box 21126 Philadelphia, PA 19114 Asheville Pulmonary 30 Choctaw St. Asheville, NC 28801 McDowell County Tax Collector 60 E. Court St. Marion, NC 28752

NC Department Of Revenue P.O. Box 25000 Raleigh, NC 27640-0002 AT&T P.O. Box 8218 Aurora, IL 60507 Midland Credit Management, Inc. P.O. Box 603, Dept 12421 Oaks, PA 19456

NC Dept Of Revenue P.O. Box 1168 Raleigh, NC 27602 BB&T Bankruptcy Section 100-70-01-51 P.O. Box 1847 Wilson, NC 27894-1847 Mission Hospital 50 Schenck Pkwy Asheville, NC 28803

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NCHFA Attn: Nell Caldwell P.O. Box 28066 Raleigh, NC 27611

Ally Financial P.O. Box 380901 Bloomington, MN 55438 Carolina Mountain Emergency Medicine P.O. Box 602389 Charlotte, NC 28260-2389 Optimum Outcomes 421 Fayetteville St., Ste 600 Raleigh, NC 27601-1792

Amerifinancial Solutions Act 2181\* P.O. Box 602570 Charlotte, NC 28260-2570 Chase Bank USA P.O. Box 15298 Wilmington, DE 19850 Optimum Outcomes, Inc. Act 3154\* 2651 Warrenville Rd, Suite 500 Downers Grove, IL 60515

Amerifinancial Solutions Act 2049\* P.O. Box 602570 Charlotte, NC 28260-2570 Farm Service Agency 130 Ammons Dr., Suite 1 Morganton, NC 28685

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Professional Medical Adjustment Bureau Act 3822\* 4135 S. Stream Blvd., Suite 400 Charlotte, NC 28217

Professional Medical Adjustment Bureau Act 8264\* 4135 S. Stream Blvd., Suite 400 Charlotte, NC 28217

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SLS 8742 Lucent Blvd, Suite 300 Highland Ranch, CO 80129

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USDA Farm Service Agency 130 Ammons Dr., Suite 1 Morganton, NC 28655

Verizon Wireless Bankruptcy Group P.O. Box 3397 Bloomington, IL 61702